HEALTH CARE FOR THE HOMELESS TESTIMONY IN SUPPORT OF

HB 52 – Real Property – Alterations in Actions for Repossession and Establishment of Eviction Diversion Program

House Judiciary Committee February 17, 2021



Health Care for the Homeless strongly supports HB 52, which would establish a court-based eviction diversion program. COVID-19 has put hundreds of thousands of Maryland households on the brink of eviction at a time when staying home can be the difference between life and death. To be clear, the pandemic exacerbated an already existing housing crisis. In Maryland, "failure to pay rent" eviction cases offer no steps to avoid eviction. This bill would ensure a fair hearing process and a commonsense system to help avoid the devastating and dangerous experience of an eviction.

Poor health is already a major <u>cause of homelessness</u> and simply being without a home is a dangerous health condition. Homelessness creates new health problems and exacerbates existing ones. People experiencing homelessness have higher rates of illness and die on average 12 years sooner than the general U.S. population. Chronic health conditions such as high blood pressure, diabetes, and asthma become worse because there is no safe place to store medications properly. Further, recovery and healing are more difficult without housing. Stable housing not only provides privacy and safety, it is also a place to rest and recuperate from surgery, illness, and other ailments without worry about where to sleep and find a meal, or how to balance these needs with obtaining health care and social services. Stable housing not only provides privacy and safety, it is also a place to rest and recuperate from surgery, illness, and other ailments without worry about where to sleep and find a meal, or how to balance these needs with obtaining health care and social services.

As the evidence clearly shows that stable housing is a key element to ensuring good health, the prevention of evictions is imperative as the pandemic continues. New research shows that evictions lead to increased COVID-19 infections and COVID-19 related deaths. The rise in homelessness as a result of evictions from nonpayment of rent will happen precisely at a time when the COVID-19 virus is hitting new peaks and winter brings about considerable challenges. While renters waited for emergency assistance during this pandemic, nearly 115,000 "Failure to Pay Rent" lawsuits were filed from July through November. For many households, eviction day came before unemployment insurance or rent relief applications could process. Over 2,500 were evicted amid the surging public health crisis (July-November 2020). This is unacceptable. Tenants should not have to experience homelessness or live in unsafe conditions because they do not have enough resources to keep them safe and healthy.

Even in non-pandemic times, in total, Maryland has just 33 affordable housing units per 100 households earning 30% AMI or less. While most low-income households manage to stay housed, housing remains precarious for many. A simple life event – say illness or job loss due to a pandemic – could result in a household falling into homelessness. With "failure to pay rent" eviction cases making up the largest number of eviction cases, the General Assembly must act swiftly to curb the number of evictions and avoid inflaming the

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¹ https://dhcd.maryland.gov/HomelessServices/Documents/2019AnnualReport.pdf

homelessness crisis. As we approach a tsunami of evictions, we also face a shortage of beds, and people who are evicted will have no place to go but the sidewalk. We are preparing for mass suffering and misery unless the legislature acts. In establishing an Eviction Diversion Program to reduce the number of evictions and promote the continuity of housing, this bill helps ensure that Maryland's tenants are treated with the dignity and fairness they deserve. **Health Care for the Homeless strongly urges a favorable report on this bill.**

Health Care for the Homeless proudly supports the Housing Justice Package, of which Right to Counsel in Eviction cases is a part. For more information, visit www.rentersunitedmaryland.org.

Health Care for the Homeless is Maryland's leading provider of integrated health services and supportive housing for individuals and families experiencing homelessness. We work to prevent and end homelessness for vulnerable individuals and families by providing quality, integrated health care and promoting access to affordable housing and sustainable incomes through direct service, advocacy, and community engagement. We deliver integrated medical care, mental health services, state-certified addiction treatment, dental care, social services, and housing support services for over 10,000 Marylanders annually at sites in Baltimore City and Baltimore County. For more information, visit www.hchmd.org.